



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP is a free and impartial Medicare information and counseling program provided by the Indiana Department of Insurance.

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Over 1.2 million Hoosiers, or about 18 percent of Indiana's population, were Medicare beneficiaries in 2018, according to the Centers for Medicare and Medicaid Services (CMS). It's estimated that about 165 Hoosiers turn age 65 every day and become eligible for Medicare; and most of them need help understanding their Medicare benefits and enrollment options. Fortunately, Indiana has approximately 300 SHIP counselors across the state at over 100 locations to help keep Hoosier Medicare beneficiaries from feeling like they're lost in a sea of health insurance.

What is SHIP?

The State Health Insurance Assistance Program (SHIP) is a free and impartial Medicare counseling program. It's provided by the federal Administration for Community Living and the Indiana Department of Insurance and is part of a national network of Medicare counseling programs located in every state. All SHIP services are free.

SHIP isn't affiliated with any insurance agency or company and doesn't sell insurance. It's staffed by a crew of volunteer counselors who completed intensive Medicare related training to offer objective assistance in complete confidence. Below are a few common Medicare concerns that SHIP counselors can explain.

- *Medicare vs. Medicaid - what's the difference
- *What are the four Parts of Medicare and what benefits do they provide
- *Who can enroll in Medicare and when to enroll
- *What are Medigap Supplements
- *How Medicare coordinates with other health insurance and government benefits

Find a SHIP Counselor

To locate a counselor in your area, you can phone Indiana SHIP's call center at 1-800-452-4800; for TDD service for the hearing impaired, call 866-846-0139. Someone there can address your Medicare concerns on the phone or direct you to a counselor that you can meet with in your area. You can also get Medicare related information, a list SHIP services and a statewide counselor locator on SHIP's website at www.medicare.in.gov.